

BACK GROUND OF THE INVENTION:

Present invention relates to financial tools, particularly those tools that are used to access cash and credit. More particularly, the invention relates to **Disposable Financial Tools (DFT)**.

Many Present financial tools ~~for example, a single~~ like a credit card, can be used multiple times and a check can be re-deposited multiple times until it is cleared. This financial tools do not ensure safety to the account, they only ensure access to the account so long as the routing number (ABA) number, account number, expiration date, check number is correct, and enough cash or credit in the account to cover the transaction with a signature, fake or real. For example, no signature is required for **off-line** transaction, but the transaction will be approved. Even in person a credit card or check can be used with a fake signature. In such cases, the user only needs to get an approval after processing, while the merchant only look forward to an approval and sometimes match the signature. With check and credit card, most of the time the account holder only finds out that his cash or credit has been depleted after getting his statement or get a notice of a bounce check. In many cases, the only thing that is needed is enough cash for the check to be cleared or credit for the transaction to be approved.

The safety of present financial tools are left for the payee or merchant to determine if the check/credit card is own by the payer. Account number is publish on the check, credit card, and sometimes invoice or receipt when a purchase is made, making them venerable for fraud and counterfeit. Merchants have the power to enter any amount when making a payment or purchases, without the account holder being present (**offline**).

BRIEF SUMMARY OF THE INVENTION:

It is an object of the invention to provide **Disposable Financial Tools (DFT)** that has a single working life and access to a fix or limited amount of cash or credit in an account. When used to make a purchase, it cannot be reused for another purchase or deposit. A method of implementing such a system includes providing two sets of numbers, a central number (**public key/Queen number**) and secondary number (~~Joë~~ Drone /exit number). When the queen (**Q**) number and ~~Joë~~ Drone (**D**) numbers come together to carry out a transaction, by matching the two sets of numbers with those in the banking system, if approved. The ~~Joë~~-Drone (exit number) is automatically **altered** or **lock** from the banking system network after gaining access, process and approved, in order to prevent a **DFT** with the same exit (~~Joë~~ Drone number) from gaining access to the banking system network again. The **exit** (Drone) numbers are **altered** or **drop off** or **die** as a built in safety, whenever the **exit** (~~joë~~ Drone) numbers **DFT** are marching the routing (ABA) number, account number, or PYN and other secondary numbers (ATV, Sleek number) that are on the banking system. **DFT** does not carry an account number unlike checks and credit card. It carry a public key (central number). Not all **DFT** have a single working life when making a purchase. Financial tools that reduced **fraud** and **financial terrorism or identity theft**. Financial tools for making purchases without the account holder warring about someone stealing his accounts number or assuming his identity.

The foregoing and other objects, features, and advantages of the invention are now apparent from the following, particularly those descriptions of preferred diagrams of the invention as illustrated in those accompanying drawings.

BRIEF DESCRIPTION OF THE DRAWING:

Figure: 101 show a front view of a **sleek check** with the holder and Issuer name. **ATV #**, space for placing **Ads**, and **Sleek check** stub.

Figure 102: shows a back view of a **sleek check** with space for **Ads**, payee name, memo, and authorized signature, Issuer name and address, **Sleek check** web address, expiration date and a magnetic strip covering the routing (ABA) number, branch number, with **PYN/USFIN** optional, **ATV**, and **Sleek/check number**.

Figure: 103 is showing a Sleek check receipt after a transaction is completed and approved.

Figure: 104 is a front view of a Sleek card, where third party logo and other drawing will be place.

Figure: 105 is a view of an illustrated primary holder Sleek card (Sleek P) appearance with a card number having nothing to do with the transaction. But for the end user use only (optional).

Figure: 106 is an illustrated front view of a Sleek –G for placing Companies Ads and other drawings.

Figure: 107 is an illustrated diagram showing a front view of a Sleek –G (sleek card gift card), with a space for the reception to write his name as the payer and sign as the authorized signature on the card.

Figure: 108 An illustrated diagram showing a Sleek card receipt after a transaction is process and approved.

Figure: 109 is a diagram showing an **IEIcard** with its Queen and Drone number. The Queen number is made up of the ~~Routing number~~ and PYN. The Drone number is an ~~Serial or an ATV~~ exit number with its first 3 to 4 digits representing the Bank (issuer).

Figure: 110 is an illustrated diagram showing how the **IEIcard** loses its ~~Jones~~ Drone (exit) number every time a transaction is completed.


Figure: 111 is a diagram showing a web template with a \$50 purchase and a purchase order (reference)  number to be submitted by purchaser to IEIcard system or Lender for processing.

Figure: 112 is an illustrated diagram showing an **IEIcard** web template for prospective buyers to fill out when making a web purchase. Prospective buyers can check the license or registration number of a seller, to see if he is license or register with **Disposable Financial Tools (DFT/¥fee) Network**, before making any purchase.

Figure: 113 Shows a web template after pay is click on a payment page and an end user electronic data capturing (EDC) software has been stimulating, sending his Queen (Q) number unto such page automatically in a particular manner, in order for the end user to enter only his Drone (Exit) number and follow the prompt(s) that accord thereafter.

Figure: 114 Illustrates a Web payment template that can be used with or without an end user EDC software stimulus on a Web enable equipment or PC. Payer choose the type of card and enter Drone number that carry's 3 - 4 digits identify the issuing bank/Lender, on a private network (IEI network), which would automatically become the Queen number and the rest of the numbers are the Drone number (exit number) of the drone number (bundled number). (The entire number would be entered as a Drone (Exit) number).

Figure: 115 Show an illustrated diagram how an IEI card with a 3 or 4 digit number issued by a private network (IEI network), as a Queen number with the Drone number (bundled number), enters an E-commerce Web site, then process by the IEI network, then enter into the banking system.